



Commonwealth of Massachusetts
Executive Office of Health and Human Services
Office of Medicaid
600 Washington Street
Boston, MA 02111
www.mass.gov/masshealth



Eligibility Operations Memo 07-11
July 1, 2007

TO: MassHealth Eligibility Operations Staff

FROM: Russ Kulp, Director, MassHealth Operations

RE: **Changes to MassHealth, Commonwealth Care, and Children's Medical Security Plan Premiums**

Introduction

Effective July 1, 2007, MassHealth will change the premium charges and the way premiums are calculated for MassHealth and the Children's Medical Security Plan (CMSP). In addition, the Commonwealth Health Insurance Connector Authority (the Connector) will change some of the premium charges for Commonwealth Care.

Changes to Premium Calculations

MassHealth and the Connector will no longer calculate a premium for family groups with gross income that is less than or equal to 150% of the federal poverty level (FPL). The member share of the premium for Premium Assistance and the Insurance Partnership Program will also be eliminated for family groups with gross income that is less than or equal to 150% of the FPL. MA21 will redetermine eligibility for all affected premium-paying family groups. For members with family gross income that is less than or equal to 150% of the FPL, a Change Premium notice will be sent advising that the premium will no longer be assessed.

MA21 will now calculate the CMSP premium. If a family group has members in more than one premium-paying category, including CMSP, the family will be charged the **higher** of any applicable premium. Notices will identify the appropriate premium amount.

All other MassHealth premium schedules for family groups with gross income above 150% of the FPL remain the same.

MassHealth and CMSP premiums will be waived for children who have a parent or guardian in the family group who is currently enrolled in Commonwealth Care and is paying an enrollee premium contribution. If the parent or guardian fails to pay the Commonwealth Care premium, MassHealth and CMSP premiums will resume for the children.

(continued on next page)

**Changes to
Premium
Calculations
(cont.)**

MassHealth and CMSP approval notices will continue to display the calculated premium. When a parent or guardian is eligible for Commonwealth Care, language will be added to the child's notice that the MassHealth/CMSP premium may be waived if the parent is enrolled in Commonwealth Care **and** paying an enrollee premium contribution.

**MassHealth/CMSP
Premium Billing
Operations**

Later this year, CMSP premium billing will move from the program administrator, UniCare, to MassHealth Customer Service. UniCare will continue to be responsible for any claims-related issues, provider networks, and issuing CMSP member cards. The CMSP Customer Service telephone number is 1-800-909-2677.

Later this year, MassHealth premium billing will move from the MassHealth Premium Billing Unit to MassHealth Customer Service.

During the month of June 2007, advance notices were mailed to all premium-paying households advising them of the changes to MassHealth and CMSP premiums.

The MassHealth regulations that apply to CMSP will be amended, effective July 1, 2007, to allow the CMSP population to follow the same premium requirements as the MassHealth population, including establishing payment plans and requesting hardship waivers for premiums.

Effective July 1, 2007, CMSP billing questions about premium bills issued **on or after** July 1, 2007, should be referred to MassHealth Customer Service at 1-800-841-2900 (TTY: 1-800-497-4648 for people with partial or total hearing loss). Questions about CMSP premium bills issued **before** July 1, 2007, should be directed to CMSP Customer Service at 1-800-909-2677.

Questions

If you have any questions about this memo, please have your MassHealth Enrollment Center designee contact the MassHealth Policy Hotline.
